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ABSTRACT

The magnitude of the low-income population in Texas as compared with the rest of the nation was analyzed. Data were acquired from the 1960 U. S. Census of Population. Among the characteristics examined were rural and urban residence, occupation, age, sex, education of the family head, and ethnic background. The criterion used for designating poverty was income under $3,000 per family. The conclusion reached was that poverty exists disproportionately among the poorly educated, rural residents (particularly farm operators and farm laborers), minority groups, and families whose heads are not likely to be employed. Identification of the poverty group suggested implications for action programs dealing with the two basic categories of people involved in poverty. Programs needed to be instituted for those for whom remedial action would provide more opportunities. Programs were needed for those who could not hope to raise their incomes by increased education or higher pay scales (e.g., persons receiving pensions, welfare, or social security). More research and vigorous application of existing knowledge were considered essential. (CM)

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Differentials in the Incidence of Poverty in Texas

W. Kennedy Upham
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DIFFERENTIALS IN THE INCIDENCE OF POVERTY IN TEXAS

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Departmental Information Report 66-9

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DIFFERENTIALS IN THE INCIDENCE OF POVERTY IN TEXAS[1]

W. Kennedy Upham and Michael F. Lever[2]

Introduction

The purpose of this report is to consider two questions which have been asked many times in the recent past, namely: "Who are the poor in Texas?" and "How do they differ from those who are not poor?" The answers presented are drawn from data in the latest census of the population of Texas, which are part of the 1960 United States Census of Population,[3] and therefore represent a comprehensive picture of the entire state at that time. Unfortunately, no more recent data for the state of Texas exist.[4]

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[1]This report was made possible by support of the Texas Agricultural Experiment Station as a contribution to TAES Research Project H-2611 and to Southern Regional Project S-61, "Human Resource Development and Mobility in the Rural South."

[2]Assistant Professor of Sociology, and Research Assistant, respectively, in the Department of Agricultural Economics and Sociology.

[3]Basic sources are: U.S. Bureau of the Census, U.S. Census of Population: 1960. Vol. I. Characteristics of the Population, Part 45, Texas (Washington: Government Printing Office, 1963); and ibid., Part 1, United States Summary (Washington: Government Printing Office, 1964). Other published and unpublished sources are cited throughout as they are needed.

[4]The next census of population will be taken in 1970, and it may easily be 1972 before data comparable to those used in this report are available. The authors are fully aware of the fact that the figures here are not current ones, but believe they still represent the general nature of the situation today. It is to be hoped that in the future the census may be scheduled at five-year intervals.

Of course, treatment of the questions posed above requires a definition of "poverty," or of "being poor." As the reader may be aware, these terms have proven difficult to pin down for purposes of statistical analysis, and there has been a great deal of discussion expended on the relative importance of various aspects of poverty.[5] For the purposes of this report the assumption is made that there is a high correlation between poverty and low incomes, and that where the net money income of the family is below $3,000 annually, the family can be considered to be in "poverty." Salary, investment, social security, pension, welfare and all other sources of income are included.

From census data it is estimated that about 2,800,000 people in Texas were living in poverty at the time of the 1960 count. This figure includes approximately 400,000 "unrelated individuals" with incomes below $1,500, and about 2,400,000 persons living in families with incomes under $3,000. As many of the relevant data are available only for family income units, the present analysis is limited to a consideration of low-income families, and excludes persons who might be equally poor but who live alone or with persons to whom they are not related. As approximately 85 percent of the poor persons in Texas were living in

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[5]The present report is the third in a series of analyses of poverty in Texas published by the Department of Agricultural Economics and Sociology at Texas A&M University. The first two reports have discussed the definition of the term "poverty" at some length and no repetition is made here. The earlier reports were: William P. Kuvlesky and David E. Wright, Poverty in Texas: The Distribution of Low-Income Families (Department of Agricultural Economics and Sociology, Departmental Information Report No. 65-4; College Station: Texas A&M University, Texas Agricultural Experiment Station, October, 1965), and W. Kennedy Upham and David E. Wright, Poverty Among Spanish Americans in Texas: Low-Income Families in a Minority Group (Department of Agricultural Economics and Sociology, Departmental Information Report No. 66-2; College Station: Texas A&M University, Texas Agricultural Experiment Station, September, 1966).

households in which they were related to the other members as part of a family group, the vast majority of Texas' low-income population is included in this study.

The report analyzes first of all the magnitude of the low-income population in Texas, and its comparison with the nation. Then there follows a presentation of the extent to which the incidence of poverty varies with a variety of other characteristics: rural and urban residence, occupation, age, sex, and education of the head of the family, and ethnic background. Finally the poor are taken as a group, with all of their various characteristics, and compared to the remainder of Texas' families -- those with incomes of $3,000 or more -- who are not considered for the purposes of this analysis to be among the poor.

Poverty in Texas and the United States

Using incomes under $3,000 as the criteria of poverty, there were 687,965 poor families in Texas in 1960 and 9,650,239 in the nation as a whole. In relative terms, 28.8 percent of Texas families were below the poverty line while only 21.4 percent were poor in the entire country. In other words, while only slightly more than one in 20 American families lived in Texas, one out of every 14 poor families in the United States was found in Texas. The first "differential," then, in the analysis of poverty is that Texans as a group experienced more poverty than did Americans in general.

Residential Differentials

One of the most obvious differences in the incidence of poverty is residential location. Rural residence in Texas is associated with

a much higher rate of poverty[6] than is urban residence. As indicated in Figure 1, the incidence of poverty among rural families was roughly twice as high as it was among urban families, and virtually half the

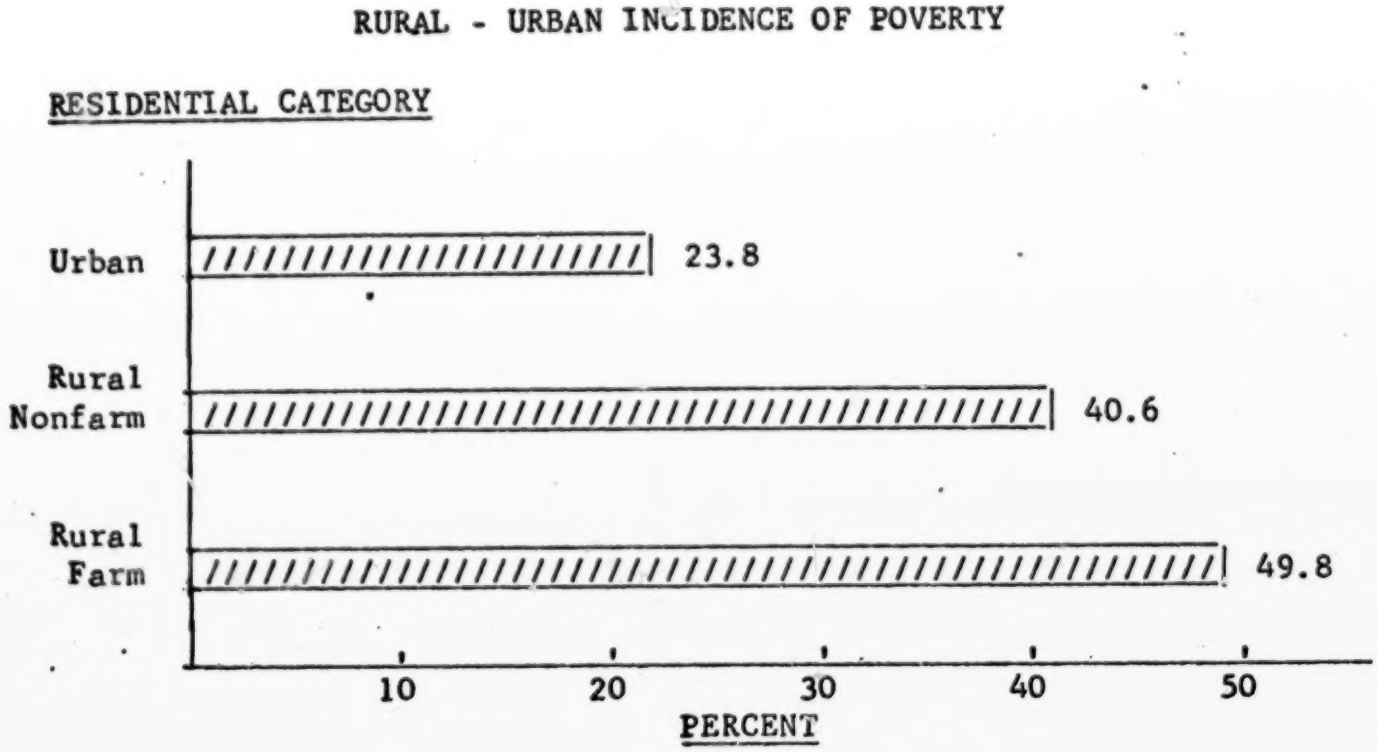

Figure 1. Texas Families with Incomes Under $3000 as Percent of All Families in Each Residential Category, 1960

rural families residing on farms[7] were poor. However, while a substantial number of poor families lived in rural areas, the majority of Texas' poor families are urban dwellers. (See Table 1). Thus, although the incidence of poverty is much more severe in rural areas, most of the poor families in Texas are concentrated in the cities and urban areas.

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[6]"Rate of poverty" refers to the proportion of all families in a given social category which had incomes below $3,000.

[7]A "farm" in the census was any place in rural territory from which sales of farm products amounted to $250 in 1950 (only $50 of sales were required if the place was of 10 or more acres). The discussion here deals with families residing on farms, regardless of occupation.

Table 1. Number and Proportion of Texas Families with Incomes Under $3,000 by Residence, 1959.

Residence Category	All Families	Families with Incomes Under $3,000	
	Number	Number	Percent of Total
All Families	2,392,564	687,965	28.8
Urban Families	1,791,720	426,530	23.8
Rural Families	600,844	261,435	43.5
Rural Nonfarm	414,110	168,375	40.6
Rural Farm	186,734	93,060	49.8

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 1, U.S. Summary, Table 95; Part 45, Texas, Table 65.

It has often been argued that farm families require less money income than others to enjoy the same level of living. With the increasing specialization of farming today this argument is less valid than in the past, but it may still have some virtue. To compensate for the possibly lower cost of living in rural areas, the poverty line for farm families could be lowered while retaining the $3,000 dividing point for urban families. Even when urban families with less than $3,000 income are compared to farm families with less than $2,000 income, the farm families experience a rate of poverty almost 50 percent higher than urban families. On this basis, the 23.8 percent of urban families which had low incomes compare with 34.1 percent of families living on farms which had incomes under $2,000.

Another aspect of the relationship of residence to family income is the influence of metropolitan centers on poverty as defined here. Table 2 presents data showing that poverty rates are significantly

Table 2. Distribution of All Families and Low-Income Families by Type of Place, Texas, 1959.

Type of Place	All Families*	Families with Incomes Under $3,000	
	Number	Number	Percent
Texas	2,392,000	688,000	28.8
In SMSA's	1,507,000	330,000	21.9
Central cities	1,113,000	245,000	22.0
Other urban	253,000	39,000	15.4
Rural	141,000	45,000	31.9
Outside SMSA's	885,000	358,000	40.4
Urban	426,000	142,000	33.3
Rural	460,000	216,000	47.0

Source: Compiled and computed from U.S. Census of Population: 1960. Selected Area Reports. Type of Place. Final Report PC (3)-1E Table 5.

*Excludes families with no income.

lower inside Standard Metropolitan Statistical Areas (SMSA's)[8] than outside these areas. Furthermore, the same contrast is seen when rural or urban residence inside and outside of SMSA's is compared. It seems clear that cities and especially large metropolitan centers have lower rates of poverty among families living within the area of their influence.

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[8]A Standard Metropolitan Statistical Area is a county or group of adjoining counties which contain at least one "central city" of 50,000 inhabitants, or twin cities with a combined population of 50,000 or more. Several counties may be included in one SMSA if they are deemed to be essentially "metropolitan" in character and if they are both economically and socially closely tied to the central city. In addition to the area encompassed by the city limits of the central city, an SMSA typically has additional urban territory as well, composed of other incorporated places and densely population unincorporated areas which are classified as urban by the Bureau of the Census.

Further investigation might explain to what extent the higher incomes in SMSA's are due to selective migration of more able persons to metropolitan areas, to better education available there, to occupational choices available, and to other factors.

Farm - Nonfarm Employment Differences

In the preceding section of this report attention was focued upon the residential location of poor families in Texas. Some observations were made about families that lived on farms. Since many persons live on farms while being employed elsewhere, and on the other hand, many farm operators and laborers do not live on farms, the present discussion is directed toward the division of the population into those engaged in farming as an occupation and those in nonfarm occupations.

There has been a great deal of concern expressed about the poverty problem faced by farm laborers in Texas, and from the figures in Table 3, it appears that such concern is justified. While families headed by

Table 3. Number and Proportion of Low-Income Families, by Farm - Nonfarm Employment of Head, Texas, 1960*

Type of Families (by occupation of head)	Total Families	Families with Incomes Under $3,000	
	Number	Number	Percent
All Families*	1,988,788	454,517	22.8
Nonfarm employed families	1,802,247	350,111	19.4
Farm employed families	186,541	104,406	56.0
Farm operators	125,253	58,222	46.5
Farm laborers	61,288	46,184	75.4

Source: Compiled and computed from U.S. Census of Population: 1960. Vol. 1, Part 45, Texas, Table 145.

*Excludes families whose heads were not in the experienced civilian labor force. (see footnote 9).

persons whose employment was not in farming experienced a relatively low poverty rate of 19.4 percent, over half of farm-employed households heads presided over families with incomes under $3,000. Furthermore, while farm operators and managers had a rate of 46.5 percent, the farm laborers' families had incomes of less than $3,000 in three-quarters of the cases. Poverty was three times as common among farm-employed families as in the rest of Texas families in 1959. While farm families constituted less than 10 percent of all families whose heads were in the experienced civilian labor force,[9] they made up almost one-fourth of the poor families in the same category.

The Age Differential

The incidence of poverty varies considerably among families with heads in different age groups. Figure 2 shows that families with either quite young or older heads are subject to considerably higher rates of poverty than families with heads in intermediate age groups (Table 4). The highest rate of poverty was experienced by families with heads 65 or older, almost 60 percent of whom were poor. Another age group with a very high incidence of poverty was the group with heads under 25, almost 40 percent of whom had incomes under $3,000. Looking at the number of poor families in the various age groups, some 409,000 (about 60 percent of the poor families) had heads 45 years old and older. One out of

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[9] The experienced civilian labor force includes only persons currently employed or experienced unemployed persons actively looking for work. It does not include members of the armed forces, the retired, the disabled, housewives, persons who have never worked, or other people not either working or desiring to work.

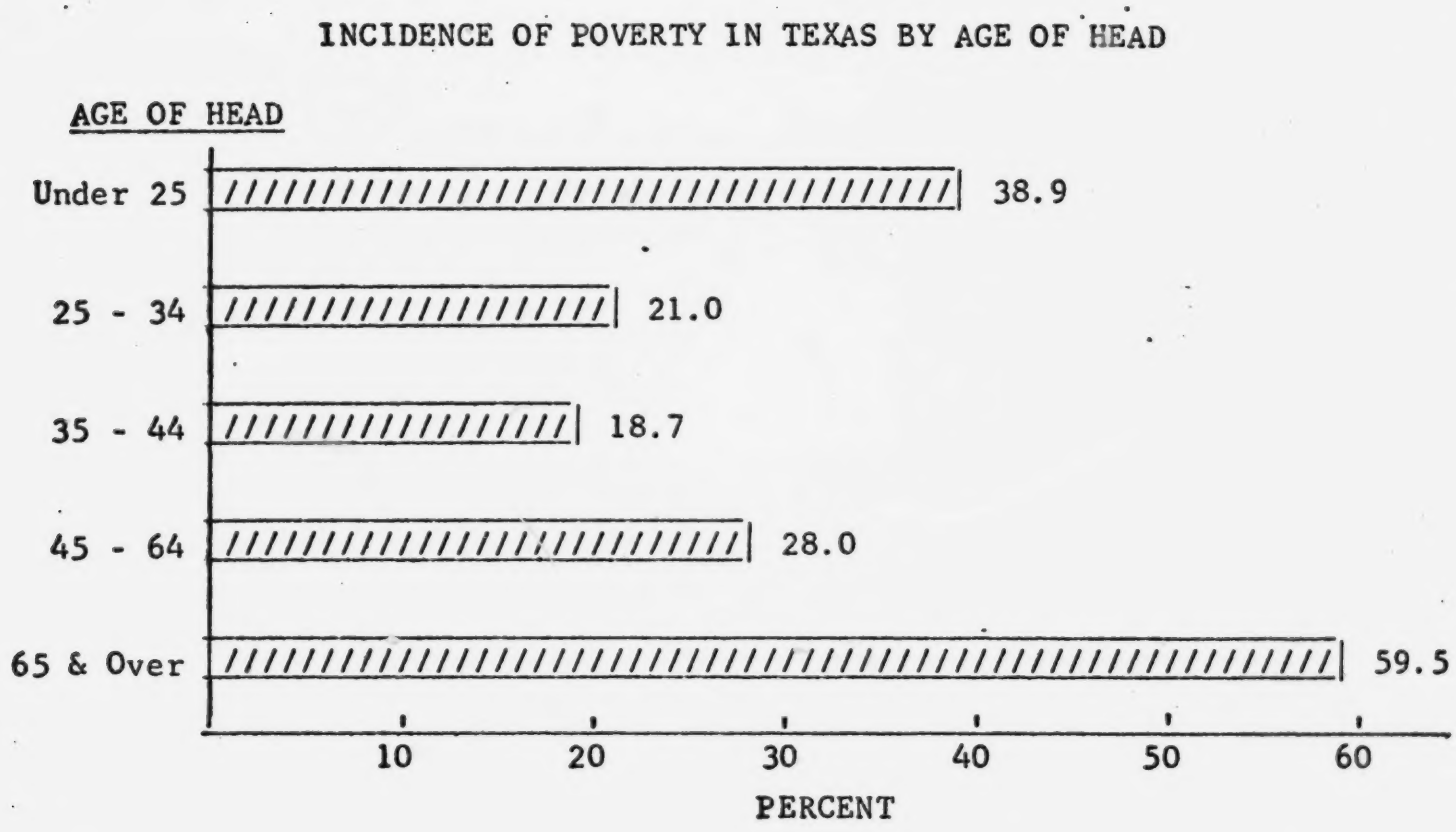

Figure 2. Families With Incomes Under $3000 as Percent of All Families in Group, 1959

Table 4. Number and Proportion of All Families and Low-Income Families, by Age of Head, Texas, 1959.

Age of Head	All Families	Families with Incomes Under $3,000	
	Number	Number	Percent
All Families	2,392,573	687,965	28.8
Head under 25	155,510	60,512	38.9
Head 25 to 34	530,198	111,263	21.0
Head 35 to 44	571,663	107,066	18.7
Head 45 to 64	844,538	236,259	28.0
Head 65 and Over	290,664	172,865	59.5

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 45, Texas, Table 139; and a special unpublished tabulation by the U.S. Bureau of the Census.

every four poor families was headed by a person aged 65 years or older, one out of four had a head under 35, and approximately half the heads fell in the grouping between 35 and 64.

Differentials by Sex of Head

Families with female heads experienced a very high incidence of poverty, particularly high among nonwhite families (Table 5). Slightly

Table 5. Number and Proportion of All Families and Low-Income Families by Color and Sex of Head, Texas, 1959.

Color of Family & Sex of Head	Total Families	Families with Incomes Under $3,000	
	Number	Number	Percent
All Families			
Male head	2,179,460	553,996	25.0
Female head	213,508	131,212	61.4
White Families			
Male head	1,966,348	445,287	22.6
Female head	161,495	88,462	54.8
Nonwhite Families			
Male head	213,112	108,709	51.0
Female head	52,013	42,750	82.2

Source: Compiled and computed from special unpublished tabulations of data provided by the U.S. Bureau of the Census.

more than three out of five families headed by women were living in poverty. Relatively speaking, families headed by men had substantially lower rates of poverty, although in numbers they naturally constitute the bulk of the poor families in Texas.

Educational Differentials

If there is any one characteristic people would expect to find associated with family income it would be education. Certainly the

facts presented in Figure 3 and Table 6 appear to show a definite correlation: the lower the education, the higher the incidence of

INCIDENCE OF FAMILY POVERTY BY YEARS OF EDUCATION OF HEAD

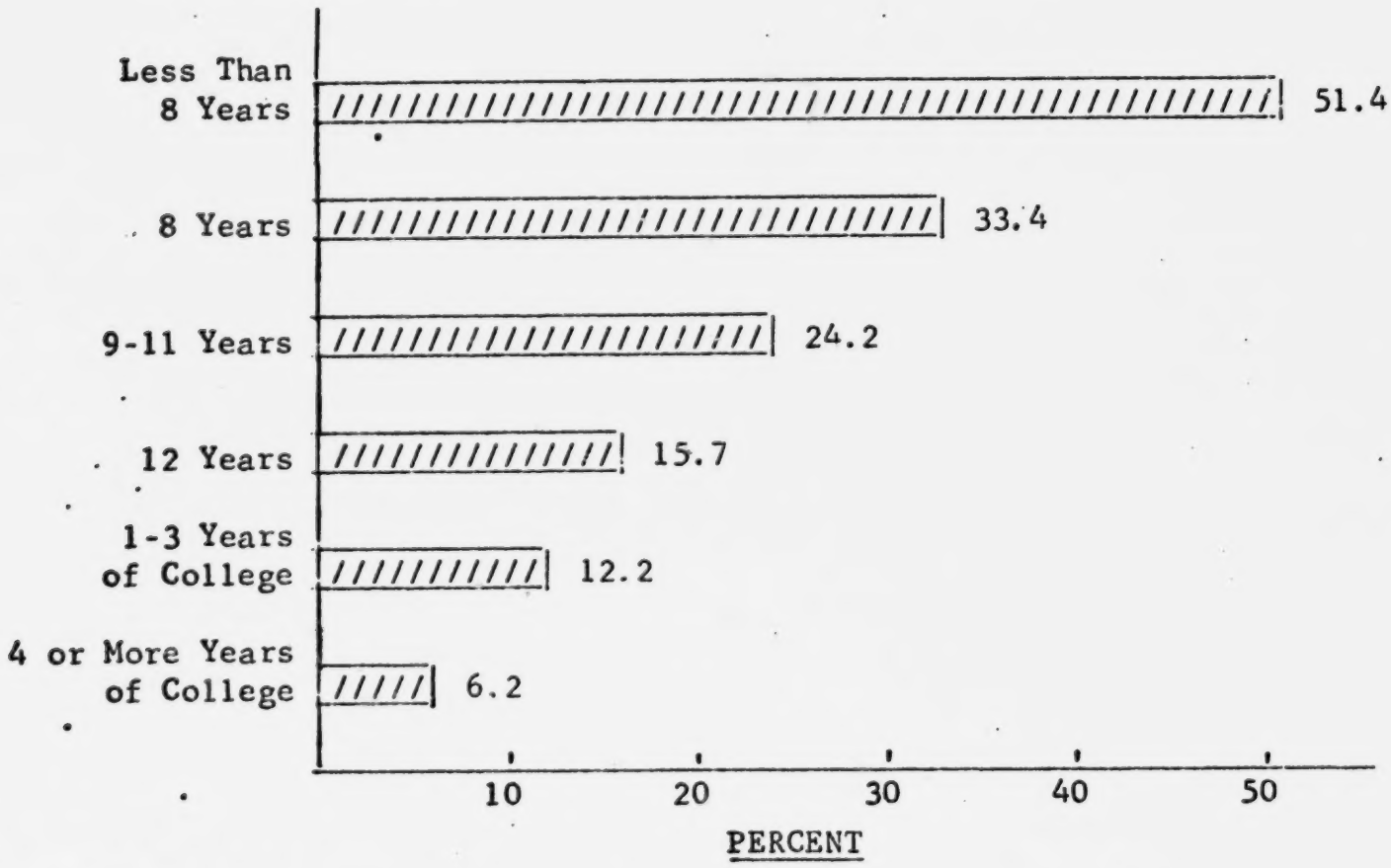

Figure 3. Families with Incomes Under $3,000 as Percent of All Families by Education of Head

poverty. The incidence of poverty regularly declines as educational achievement increases. Of families headed by persons with no more than an elementary school education (8 years or less) 40.6 percent had less than $3,000 annual income, while only about 6 percent of college graduate-headed households were counted as low-income families. As a matter of fact, poor families headed by persons with a grade school education or less constitute nearly two-thirds of all low-income families in Texas.

Table 6. Number and Proportion of All Families and Low-Income Families, by Education of the Head, Texas, 1959.

Education of Head	Total Families	Families with Incomes Under $3,000	
	Number	Number	Percent
All Families	2,392,968	685,208	28.6
Less than 8 Years	715,186	367,288	51.4
8 Years	254,137	84,976	33.4
9-11 Years	467,290	112,938	24.2
12 Years	485,172	76,067	15.7
1-3 Years of College	245,240	30,018	12.2
4 or More Yrs. College	225,943	13,921	6.2

Source: Compiled and computed from special unpublished tabulations of the 1960 census provided by U.S. Bureau of the Census.

Ethnic Differentials

Texas has three principal ethnic groups which can be fairly readily distinguished. These, of course, are the majority Anglo-white group and the Spanish-American and nonwhite populations. A brief overview of the relative numbers of families in each group is provided in Table 7. The second largest group in Texas is the Latin or Mexican-American population, closely followed by the category of "nonwhites" -- almost entirely Negro. Out of each nine Texans, seven are Anglos, one is a Spanish American and one is a Negro. Notice that according to the last column of Table 7, Spanish-American families tend to be larger than either Anglo or nonwhite households, meaning that family income must be stretched further and made to feed, clothe and shelter more people in the family. This is an important point to keep in mind when considering the distribution of poverty.

Table 7. Ethnic Distribution of Texas Families, 1960.

Ethnic Group	Families		Median Number of Members
	Number	Percent	
Total Population	2,392,564	100.0	3.3
Anglo-white	1,857,293	77.6	3.2
White Spanish Surname	270,438	11.3	4.6
Nonwhite	264,833	11.1	3.4

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 45, Texas, Table 65; and U.S. Census of Population: 1960. Subject Reports. Persons of Spanish Surname. Final Report PC (2)-1B, Tables 1 and 5.

Poverty is not evenly distributed among these segments of the populace. Figure 4 presents data for the same three ethnic groups

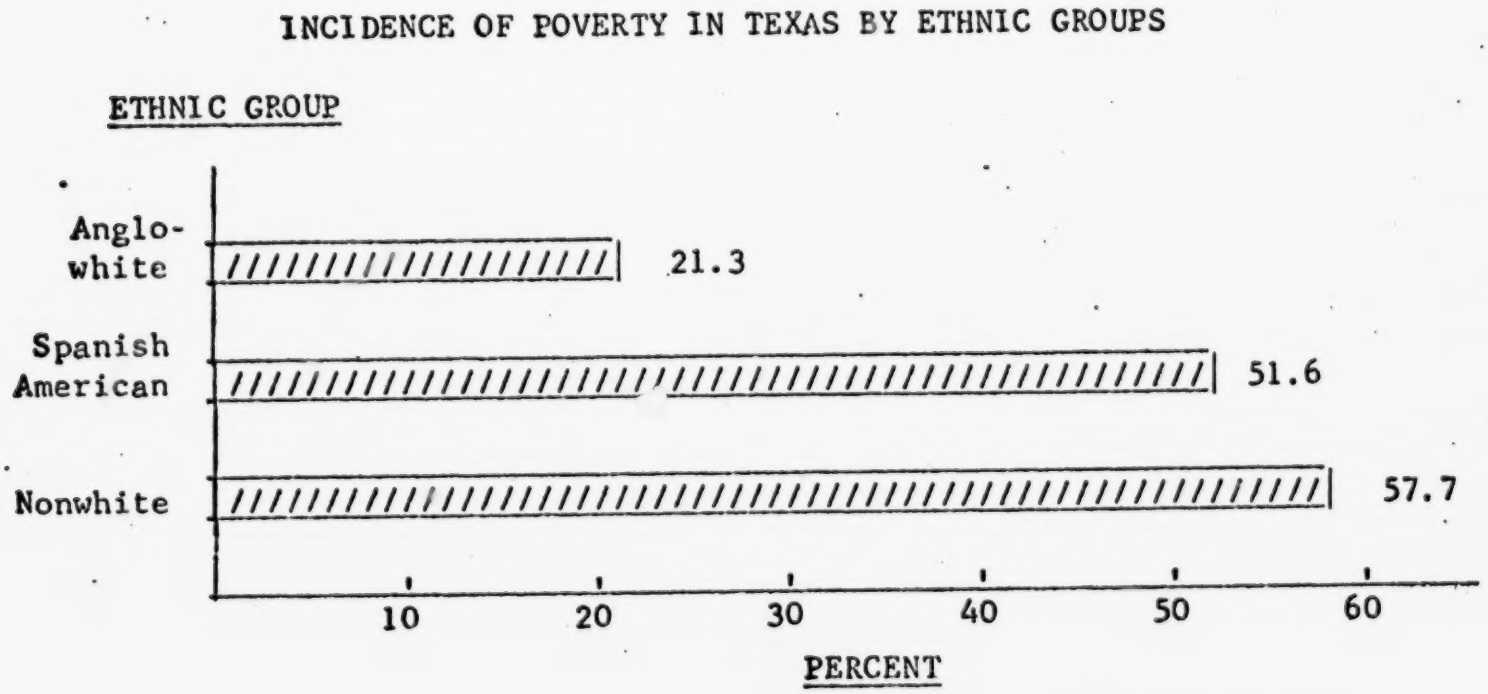

Figure 4. Families with Incomes Under $3000 as Percent of All Families in Ethnic Group, 1959

showing the incidence of poverty in each. While only one in five Anglo-white families is a low-income unit, over half of each of the minority group families live in poverty. The poverty rate is highest for non-whites. When these ethnic groups are divided into residential areas, as in Table 8, the same pattern is seen. In each case there is a clear

Table 8. Number and Proportion of Low-Income Families among Anglo-white Persons, White Persons of Spanish Surname, and Nonwhite Persons, in Texas, by Residence, Showing Minority/Majority Poverty Ratio.

Residential Category	Total Families	Families with Less Than $3,000 Income		Minority/ Majority Ratio
	Number	Number	Percent	
Texas				
Anglo-White	1,857,293	395,598	21.3	N.A.
White Spanish Surname	270,438	139,663	51.6	2.4
Nonwhite	264,833	152,704	57.7	2.7
Urban				
Anglo-White	1,371,056	218,703	16.0	N.A.
White Spanish Surname	216,932	102,642	47.3	3.0
Nonwhite	203,732	105,185	51.6	3.2
Rural Nonfarm				
Anglo-White	327,587	105,839	32.3	N.A.
White Spanish Surname	37,834	25,233	66.7	2.1
Nonwhite	48,689	37,303	76.6	2.4
Rural Farm				
Anglo-White	158,650	71,056	44.8	N.A.
White Spanish Surname	15,672	11,788	75.2	1.7
Nonwhite	12,412	10,216	82.3	1.8

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 45, Texas, Tables 86 and 88; and U.S. Census of Population: 1960. Subject Reports. Persons of Spanish Surname. Final Report PC (2)-1B, Table 5.

break between Anglo and other families, with Spanish-surname families never quite as high on the poverty measure as Negroes. A simple device for gauging the difference between the majority group poverty score and that of other segments of the population is the "minority/majority poverty ratio."[10] As can easily be seen, poverty strikes the two minority groups anywhere from 1.7 to 3.2 times as severely as it does the majority. At the same time, the residential distinction mentioned earlier also stands out for all three ethnic groups. In every case the proportion of families with low incomes increases as residence goes from urban to rural farm.

In 67 counties of Texas in 1960, 2,500 or more Spanish-surname persons were counted. For each of these counties, ratios have been computed similar to the minority/majority ratio, but they are referred to here as the Spanish/other poverty ratio, since in each case Anglo-white and nonwhite families are combined in the "other" category. In practically all counties, the Spanish-surname family poverty rate is considerably above that of the rest of the population (Table 9). In the one county where the reverse was true (Jefferson County, including Beaumont and Port Arthur), the Spanish/other ratio is 0.88, but the ratio of Spanish-surname families to Anglo-whites is 1.42.[11] A nonwhite/

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[10]This ratio is simply the percentage of low-income families in the given minority group divided by the percentage of poor families in the Anglo-white population for the same area. For example, the minority/majority ratio for urban nonwhites is simply 51.6 divided by 16.0 or 3.2. This means that low-income families are 3.2 times as common among nonwhite urban residents as among Anglo-white city-dwellers.

[11]The situation among Spanish-surname families in Texas has been treated in greater detail in W. Kennedy Upham and David E. Wright, Poverty Among Spanish Americans in Texas: Low-Income Families in a Minority Group (see footnote 5 for full citation).

Table 9. Distribution of Counties* by Spanish/Other Poverty Ratios, Texas, 1959.

Spanish/Other Poverty Ratio	67 Counties*	
	Number	Percent
3.0 and Over	13	19
2.0 to 2.9	33	49
1.5 to 1.9	14	21
1.0 to 1.4	6	9
Under 1.0	1	2
TOTAL	67	100

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 45, Texas, Table 86; and U.S. Census of Population: 1960. Subject Reports. Persons of Spanish Surname. Final Report PC (2)-1B, Table 14.

*The 67 Texas counties with 2,500 or more persons of Spanish surname in 1960.

white poverty ratio of 3.9 in Jefferson County makes clear that the inclusion of Negroes in the basic Spanish/other ratio produced a misleading result.

A similar analysis of the nonwhite/white poverty ratio in 108 counties revealed that in 92 percent of the counties the ratio was 1.5 or higher (Table 10). Only Coryell County had a ratio slightly below unity (0.95), and there the 109 nonwhite families are too few for the 25 percent sample figures to be very meaningful or reliable.

The conclusion is that there is a far greater familiarity with poverty among the two major minority groups in Texas than there is among families of the dominant Anglo-white population.

Table 10. Distribution of Counties* by Nonwhite/White Poverty Ratios, Texas, 1959.

Nonwhite/White Poverty Ratios	108 Counties*	
	Number	Percent
3.0 and Over	12	11
2.0 to 2.9	42	39
1.5 to 1.9	45	42
1.0 to 1.4	8	7
Under 1.0	1	1
TOTAL	108	100

Source: Compiled and computed from U.S. Census of Population: 1960. Volume 1, Part 45, Texas, Tables 86 and 88.
*The 108 Texas counties with 1,000 or more nonwhite persons in 1960.

Differences Between the Poor and the "Non-Poor"

In an effort to deal with the question, "How do poor families differ from those who are not poor?" the families of Texas have been divided for analytic purposes into two groups, depending upon whether their incomes in 1959 totaled at least $3,000 or not. Those whose incomes equalled or exceeded this figure are here termed "non-poor," while all the families with incomes below this figure are called "poor." Table 11 was prepared on the basis of the above breakdown to make possible a comparison of the two categories.

Each of the characteristics which has been analyzed in the foregoing pages is identified in the table, with dramatic differences appearing between the low-income families and the other families of the state. While there is obviously a good deal of overlapping among the several selected

Table 11. Number and Proportion of Poor and Non-Poor Families by Selected Characteristics, Together with a Poor/Non-Poor Ratio, Texas, 1959.

Selected Characteristics	Poor Families (Under $3,000)		Non-Poor Families ($3,000 or more)		Poor/ Non-Poor Ratio
	Number	Percent	Number	Percent	
All Families	687,965	100.0	1,704,599	100.0	1.00
Head with Elem. Ed.	452,264	65.7	517,059	30.3	2.17
Minority Group	292,367	42.5	242,904	14.2	2.99
Rural Residents	261,435	38.0	339,409	19.9	1.91
Head 65 or Over	172,865	25.1	117,799	6.9	3.64
Head Female	131,212	19.1	82,296	4.8	3.96
Head Farm Employed	104,406	15.2	82,135	4.8	3.15

Source: Compiled and computed from data in the preceding tables.

characteristics presented (that is, that there are some aged, rural, poorly educated minority families, for example), nevertheless, the general distinction between the poor and non-poor in regard to each is enlightening.

The outstanding characteristic of the poor is clearly the low level of education attained by the person who heads the family. Nearly two-thirds of the low-income families are headed by persons who had no more than 8 years of schooling, while only 30 percent of the rest of Texas' families had such a low level of education. The relative difference between the two populations is expressed by the "poor/non-poor ratio." This indicator demonstrates that an education of no more than 8 years is over twice as common among families with incomes under $3,000 as it is for the higher income families.

Probably closely related to low educational attainment, with a great deal of overlap with the preceding category, is membership in one of Texas' minority groups - the nonwhite and Mexican-American populations. Nearly half of the low-income families of Texas are found to be identifiable as part of this general grouping. Moreover, there are more poor minority group families than there are non-poor ones. Also, it should be noted that families of nonwhite and Spanish-American background are three times as numerous among the low-income people of the state as they are in the rest of the population (poor/non-poor ratio of 2.99).

Each of the characteristics studied is shown to be considerably more common among poor than non-poor families, with four of the six being three or more times as frequent among the low-income grouping as among other families.

Summary and Implications

Using the U.S. Census figures as a basis, it has been possible to indicate some of the differential impact of poverty on different segments of the Texas population. In brief, poverty exists disproportionately among the poorly educated, the rural residents (particularly farm operators and farm laborers), minority groups, and among families whose heads are likely not to be employed -- the aged and women.

The identification of these groups which have been experiencing poverty at a rate far above others suggests two implications for action programs. Basically, two categories of people are involved in poverty. First, there are those for whom remedial action may open the door to

higher incomes in their future employment and thus enable them to leave the ranks of the poor. Second, there are those who are beyond any sort of help that might equip them to raise their own incomes and who, thus, are unable to improve their dollar income.

For the first group, action needs to be focused on those problem areas which prevent the earning of a living wage. One of the obvious approaches is education aimed at increasing both general levels of understanding and thought, and also at the provision of contemporary skills which are saleable in the labor market. A more difficult aspect of the problem of these families, but one which must be faced, is some form of adjustment in certain sectors of the economy to enable them to pay a living wage. This need is indicated in parts of agriculture and certain other industries, particularly services, which presently do not feel they could survive with the heavy increases in labor costs which would be involved. The difficulty of the task here provides a greater justification for a heavy investment of resources and manpower in attacking the problem.

The second group of families, who cannot hope to raise their incomes by either increased education or higher pay scales, receive their income from sources other than employement: from pensions, social security, welfare, investments, etc. Many of these people are aged or widows or mothers of dependent children. Unless the incomes of these families are raised by increases in the current allotments received, improvement can come only by making limited dollars go further each month. Probably the basic solution lies in increasing the public and

private benefits available -- such as by providing low-cost housing units which in turn free some housing dollars for other uses; by increasing services such as medical care and home nursing services; and by exploring the many other necessary expenditures of these families which may be either modified or stretched.

At any rate it is clear that Texas has more than its share of low-income families, and that many forms of constructive action will be necessary if these families are to become more productive in our economy and enjoy a reasonably adequate level of living. Identification of characteristics associated with poverty is only a small beginning in what promises to be a major effort to surmount some of the obstacles keeping many Texans from a fuller enjoyment of life. More detailed investigation and vigorous application of existing knowledge are essential.

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